

P.I.B.

PERSONAL
INTEGRATED
BANKING

VALUE ENGINEERING CO. RUSSELL HUFFMAN

104021 443004

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NOTE: FORMS DEMONSTRATE SYSTEM ROOTS; FORMATS ARE ILLUSTRATIONS ONLY. KEY LOCATIONS AND FORMS MAY CHANGE OR REVISE FOR INDIVIDUAL BANK REQUIREMENTS.

DESCRIPTIVE
TITLE OF THIS INVENTION

**PERSONAL INTEGRATED BANKING
SYSTEM**

CROSS REFERENCE TO RELATED APPLICATIONS

NONE

C

FEDERALLY SPONSORED R&D

THERE IS NO FEDERALLY SPONSORED HELP OR
FINANCIAL
AID RELATED TO THIS APPLICATION.

BACK GROUND OF THIS INVENTION

CURRENT BANKING INDUSTRY PRACTICES AND OPERATIONS ARE FOR THE MOST PART LANGUISHING IN OLD STEREOTYPED, PAPER DOMINATED, marginally PROFITABLE SYSTEMS.

THE MULTITUDE OF BANKING FORMS NECESSARY FOR TODAY'S BANK TO CUSTOMER COMMUNICATIONS ARE CUMBERSOME, COSTLY SYSTEMS AND CURRENTLY DO NOT PROVIDE CONSTANT CUSTOMER ACCESS WITH TIMELY INTEGRATED REPORTING OF ALL INDIVIDUAL CUSTOMER BANKING FUNCTIONS.

DATA PROCESSING EFFORTS IN ELECTRONIC BANKING ARE MOSTLY LIMITED TO PAY BILLS, MAKE DEPOSITS AND DO NOT ENCOMPASS TOTAL CAPABILITIES AN INTEGRATED BANKING SYSTEM CAN PROVIDE.

IT IS THEREFORE THE BACKGROUND OF THIS INVENTION TO INCORPORATE AND UTILIZE ALL FRAGMENTED EXISTING PRIOR AND FUTURE BANKING ART AND SYSTEMS, EITHER THRU ELECTRONIC, MANUAL OR COMBINATIONS OF BOTH OPERATIONS INTO A SECURE INTEGRATED BANKING SYSTEM WHICH PROVIDES COMPLETE NEAR REALTIME ACCESS OF INDIVIDUAL CUSTOMER ACTIVITIES PROVIDING SERVICES AND BENEFITS NOT PREVIOUSLY AVAILABLE.

Summary of Invention

P.I.B.(Personal Integrated Banking)is a data process/system designed to integrate all individual customer banking functions into a paperless, on line seamless array of customer documents accessible 24 hours a day. All accounts are encrypted within each banks individual systems.

Until such time as P.I.B. becomes a standard for banking; variety and individuality of data processing software and in some cases hardware for P.I.B to be utilized by the banking industry will require P.I.B.to be custom fit to each banks requirements. Where and when applicable; such developments will follow as addendum to this system.

P.I.B. integrates into a seamless, paperless on line presentation available via direct internal or on line banking computer systems. Data transmissions occur from and to ones chosen banks. All customer banking activities culminating in very near real time visual documents present all checking, credit card, bank charges, loan, savings, credits, debits, balances and deposits are presented in multiple or individual seamless visual documents. For ease of account reconciliation; deposits and expenses are shown as continuous running totals. Credits,less debits are shown as a running balance. Each income and budget key category is shown as budget minus expense equals an over or under & balance.

P.I.B. incorporates a predesignated key code with variable categories enabling customers to change given categories for all debit and credit activities. Repetitive or individual transactions may be pre-encoded to a particular category, i.e., automatic credits or debits affecting customers accounts.

P.I.B. integrates all individual customer transaction data into a complete general budget statement on which customers may enter, or change categories identified by predesignated key integers. Not every customers categories need be the same. Complete, continuous budget tracking becomes available on a 24 hour basis as well as monthly and yearly reporting.

Customers can review individual Key codes and monthly expenses entered into each key code. All bank generated debit and credit data are read only and cannot be changed by customers, only budget income and categories are variable and subject to customer change.

PATENT APPLICATION

P.I.B. CHECK BOOK KEY CARD

<u>INCOME</u>		<u>EXPENSES</u>		
1.INTEREST	11.ACCOUNTING	27.GAS CO	43.PERS. HYG.	59.
2.DIVIDENDS	12.AUTO MAINT.	28.GIFTS	44 POWER	60.
3.EMPLOY	13.AUTO FUEL	29.GYM EXP.	45. RECREATION	61.
4.SS 1	14.AUTO R&L	30.HEATH INS	46.RE TAXES	62.
5.SS2	15.CABLE TV	31.HM. IMPS	47.TELEPHONE	63.
6.STK. SALES	16.CAL XX TAX	32.HM. MAIN	48.TRASH	64.
7.PENSIONS	17.CALXX EST TX	33.HM. CLEAN	49.TRAVEL	65.
8.CASH IN	18.CLOTHING	34.HOME INS	50.VACATIONS	66.
9.OTHER	19.ENTERTAIN	35.HOSPITAL	51.VETERINARY	67.
10.	20.DONATIONS	36.INTEREST	52.VITAMINS	68.
	21.DRY CLEAN	37.LIFE INS	53.INTER NET	69.
	22.FED XX TAX	38.MEDICARE	54. MISC.	70.
	23.FED EST TAX	39.MEDICATIONS	55.Hm Mo ln	71.
	24.FOOD	40.OFFICE	56.Auto ln	72.
	25.GAS CO	41.PETTY CASH	57.Hm Eq ln	73.
	26.GARDENING	42.PERS. PROP	58. Sav Ac	74.DOCTORS

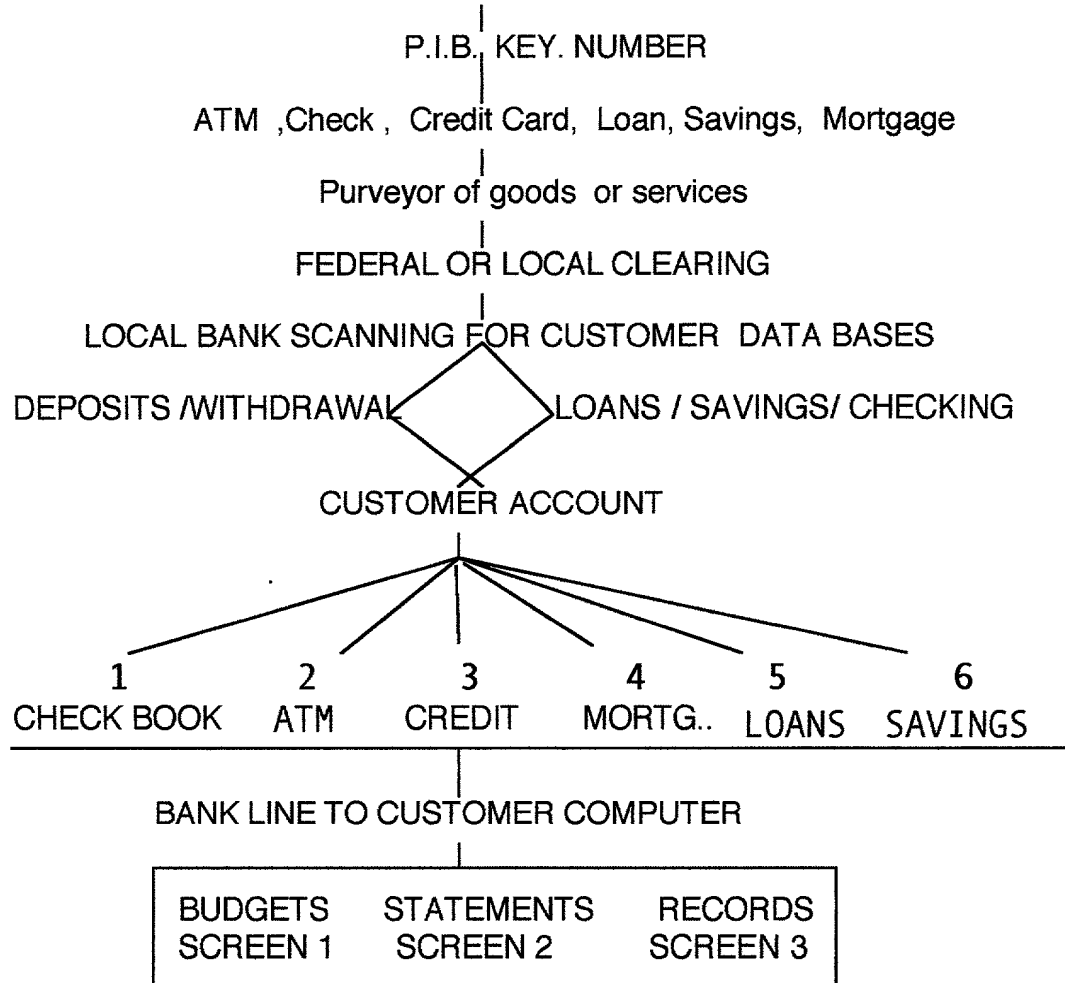
THIS KEY CARD IS THE INTEGRAL PORTION OF THE P.I.B. SYSTEM. IT ENABLES CUSTOMERS TO KEY INCOME AND EXPENSES TO PERSONALLY SELECTED BUDGET CATEGORIES FROM THEIR INDIVIDUAL CHEQUES, CREDIT CARD, ATM DEPOSITS, WITHDRAWALS, LOAN OR SAVING TRANSACTIONS.

RESOURCE CATEGORIES OF EACH KEY INTEGER MAY BE DELETED, ADDED OR CHANGED TO SATISFY CUSTOMER NEEDS. VIEWING SCREENS PRESENT PAGES OR SEAMLESS DISPLAYS. SUBJECT TO FINAL LAYOUTS, KEY CODE DESIGNATED INTEGERS MAY BE INCREASED OR DECREASED. IT IS ENVISIONED MORE OR LESS KEY CODES ARE POSSIBLE, BUT NOT LIMITED TO EITHER.

THE FORMAT SHOWN IS SUGGESTED, NOT FINAL FORMAT, AN INTEGRAL SHEET IN EACH PERSONAL CHECK RECORD BOOK. A KEY REFERENCE CARD IN ONES CHECK BOOK OR A WALLET SIZE PROVIDES READY REFERENCE FOR CREDIT CARD OR CHEQUE PURCHASES.

PATENT APPLICATION

P.I.B. FLOW CHART



EACH NEW YEAR OR OPTIONAL CUSTOMER TIMING; CUSTOMERS ENTER EXPECTED BUDGET INCOME AND EXPENSES IN PROPER CORESPONDING KEY P.I.B.CATEGORIES. SCREEN 1,(BUDGET REPORT),UTILIZES P.I.B. REFERENCE CARD INTEGERS FOR PROPER BUDGET OR EXPENSE ALLOCATIONS. SCREEN 2,(BANK STATEMENT) PRESENTS REALTIME BANK ESTABLISHED DATA WITH RUNNING BALANCES AND OTHER PERTINENT DATA FOR; CHECKS,CREDIT CHARGES,MORTGAGES AND LOAN BALANCES ETC.; SCREEN 3,(RECORDS) ARE DERIVED FROM DATA NORMALLY USED TO GENERATE AND MAIL PAPER STATEMENTS. ALL BANK ENTRIES TO EACH SCREEN ARE READ ONLY.

DETAILED DESCRIPTION OF P.I.B. INVENTION

PREFACE:

PERSONAL INTEGRATED BANK (PIB); AS ITS NAME IMPLIES, INTEGRATES AND INTERFACES A MULTITUDE OF BANKING FUNCTIONS WITH CUSTOMER INPUTS.

TO ACCOMPLISH THIS; A NUMERICAL PROGRESSION OF INTEGERS CALLED KEY CODES ARE ARRANGED NUMERICALLY IN SEQUENCE; RE: P3 AND ASSIGNED SPECIFIC BUDGET CATEGORIES. FOR REFERENCE, KEY CODES ARE DISPLAYED IN CHEQUE BOOKS OR WALLET SIZE CARDS. ALL DEBITS OR CREDIT TRANSACTIONS WITHIN CUSTOMER ACCOUNTS BECOME IDENTIFIED BY A SPECIFIC KEY CODE.

BANK CUSTOMERS MANUALLY ENTER SPECIFIC KEY CODES AT SPECIFIC LOCATIONS ON ALL TRANSACTION DOCUMENTS THEY CREATE. CONTINUAL REPETITIVE BANKING OR NON MANUALLY ENTERED TRANSACTIONS ARE ASSIGNED SPECIFIC KEY CODES; SUCH AS MANY FUEL STATION PURCHASES. TRANSACTION KEY CODES ALLOW CONTINUOUS NEAR REAL TIME TRACKING AND SPECIFICALLY IDENTIFY EACH CUSTOMERS CHOSEN BUDGET CATEGORY. THIS INFORMATION IS TRANSFERRED TO A BUDGET REPORTING FORMAT RE; SCREEN 1, PAGE 5. THE KEY CODE IDENTIFIES THE CATEGORY TO WHICH EACH TRANSACTION CREDIT OR DEBIT IS ENTERED. A RUNNING BALANCE OF CREDITS AND DEBITS FOR EACH CATEGORY IS THEREFORE MAINTAINED AT NEAR REAL TIME WITH TOTALS SHOWN FOR OVER OR UNDER BUDGET BALANCES.

4 CONT 1

DRAWING / FLOW CHART

P.I.B. SYSTEM FLOW CHART
DESCRIPTION

THE P.I.B. SYSTEM FLOW CHART SHOWN ON PAGE 4
REPRESENTS THE FLOW PATH OF CUSTOMER ENTERED KEY INTEGERS
ASSOCIATED WITH EACH TRANSACTION. EXTRAPOLATED AND REFINED
IN SOME TRANSACTIONS; ADDITIONAL BANK GENERATED DATA IS
ALSO TRANSFERRED TO DESIGNATED SCREENS / PAGES AND VIEWED
ON CUSTOMERS VIEW ABLE COMPUTER SCREENS.

4 CONT 1 END

KEY CODE ENTRIES IDENTIFY ALL CUSTOMER CREDIT AND DEBIT TRANSACTIONS FROM ANY SOURCE FLOW ON SCREEN #2, PAGE 7 CULMINATING IN NEAR REAL TIME RUNNING BALANCES FOR EACH CUSTOMERS CREDITS OR DEBITS.

CUSTOMER SAVINGS ACCOUNTS, WITHDRAWAL AND DEPOSITS ALSO ARE PRESENTED ON SCREEN 2, PAGE 7. NOTE: FOR SIMPLICITY, SAVINGS ACCOUNT ENTRIES SHOWN ARE KEYED BUT NOT ENTERED AS SUCH ON SCREEN 1.

SCREEN 3, PAGE 8, PRESENTS STANDARD BANK DATA THAT IS KEYED AND HAS BEEN APPLIED TO THE PROPER KEYED ENTRY CATEGORY ON SCREEN 1.

NOTE: DEPENDING ON NEEDS, SCREENS ARE NOT LIMITED IN NUMBER OR TITLE. NOR ARE NUMBER OF PAGES WHICH MAY BE PRESENTED. THE BASIC SYSTEM REMAINS. THE FORMATS ARE VARIABLE.

TO VIEW ANY SCREEN 24 HOURS A DAY CUSTOMERS LINK INTO OR ONTO THEIR BANKS COMPUTER, ON LINE OR IN LINE SERVICE VIA PREDESIGNATED INDIVIDUAL CODES ENCOMPASSED BY A SECURED ENTRY ENCRYPTION PROGRAM AND SCROLL THE DESIRED SCREENS OR PAGES PRESENTED FOR THEIR ACCOUNT.

5 CONT 2

ALL CUSTOMER KEYED TRANSACTIONS SHOWN ON SCREEN 1 OR 2 ARE INTERACTIVE AND MAY BE PRINTED TO OBTAIN THE SPECIFIC CUSTOMER OR ACCOUNT TRANSACTION DOCUMENT THAT CREATED THE TRANSACTION ENTRY, I.E., CHEQUES, CREDIT CARD,, DEPOSIT SLIPS, ATM RECEIPT, SAVINGS OR WITHDRAWAL RECEIPTS, PAYMENTS , ETC.

EACH BANKS BASIC SYSTEM MAY CREATE VARIATIONS OF THE BUDGET BANKING REPORT TO SHOW ADDITIONAL INFORMATION I.E., TOTAL INCOME VERSUS TOTAL EXPENSES ECT.. MANY VARIATIONS WILL BECOME A CHOICE OF EACH BANKS ACCOUNTING PROGRAMS AND MAY VARY WIDELY ON INCORPORATION. THE SYSTEM REMAINS BASIC. THE FORMATS ARE VARIABLE.

FINALLY ESTABLISHED KEY CODE INTEGERS & PARAMETERS BECOME FIXED AND CAN NOT BE CHANGED.

CATEGORIES ARE COMPLETELY VARIABLE, RECOMMENDED ONLY AND MAY BE CHANGED BY EACH CUSTOMER BY INTERFACING WITH A BANKS ON LINE SERVICE.

INTEGRATING THE IPB SYSTEM INTO THE MYRA MID OF DATA PROCESSING BANKING SYSTEMS REQUIRES PIB SOFTWARE AND ANY RELATED HARDWARE TO BE CUSTOM FIT (DESIGNED) FOR EACH INDIVIDUAL BANKS SYSTEM.

5 CONT 2

SUMMATION:

P.I.B IS A SIMPLE, YET MOST POWERFUL ELECTRONIC DATA PROCESSING SYSTEM TOOL FOR CONSUMERS AND BANKING INDUSTRY ALIKE. IT LINKS BANKING AND CONSUMERS TO NEW VISTAS OF COST CONTROL; PAPERLESS BANK REPORTING AND INTERACTIVE CONSUMER AWARENESS TO PLAN AND CONTROL THEIR INDIVIDUAL FINANCES WITH OUT TIME CONSUMING DOUBLE ENTRY BUDGETING PROGRAMS.

7. Near real time balances and statements are integrated and presented for customers visual 24 hour review of checking, credit cards purchases, loans, mortgage, loan balances, ATM and saving account transactions in variable time periods of. daily, monthly or yearly.

8. Customers may select and print for their records, daily, yearly or monthly, copies of all selected materials and transactions, i.e., checks credit cards, checking statements, loan documents, savings accounts, mortgage statements or various graphs of financial relevance.

9. Does not interfere with existing Federal banking systems and procedures.

10. Until P.I.B. is an established banking system it is optional for customers wishing to keep paper bank reporting.

P.I.B. patent application claims:

1. P.I.B. (personal integrated banking) system claims and establishes a new form of banking.

2. PIB is the first fully integrated, interfaced customer data processing personal banking system providing a fully integrated budget reporting system.

3. Provides banks with a system of eliminating mailing volumes of paper documents, i.e., statements, return checks, mortgage statements, credit card statements, loan statements and the like.

4. Pre designated key codes, and generation of integrating software, allows most bank processing of customer banking information not to change. Only formats and method of presentation are necessary.

5. Significant cost reductions of processing and use of paper and printing of customer documentation will enhance banking profits.

6. Customers are provided with a personal interface linked to their bank interfaced with a budget application under their control with out time consuming entries in additional budget programs.

ANY BANK.....U.S.A. or international, P.I.B. system.
 CUSTOMER NAME/ ADDRESS. ACCOUNT # XXXXXXXXXX
 Year 2001 ytd or month { 11 } AS OF 11/31/01

Screen # 1

1-54		P.I.B. BUDGET BANKING REPORT			
INCOME		Date	Ref # or Quan	Amount	Description
1.INTEREST	500.00	08/01/01	1	500.00	FIRST CLEARING CREDIT
2.DIVIDEND	2500.00	08/01/01	3	2500.00	SEE SCREEN # 2
3. SS1	950.00	08/01/01	1	950.00	USTREASURY 310 SOC SEC
4. SS2					
5.STK SALES	3000.00	11/01/01	1	3000.00	VECO
6.PENSIONS					
7.CASH IN					
8.EMPLOYMENT	500.00	10/29/01	1	500.00	AMBERCO
9.CK DEPOSITS					
10.SAVINGS	459.00	11/31/01	3	459.00	SEE SCREEN #2
			<u># of Transactions</u>	<u>\$ OVER</u>	<u>\$ UNDER</u>
EXPENSES					
11.ACCOUNTING					
12.AUTO MAINT					
13.AUTO FUEL					
14.AUTO R&L					
15.CABLE TV					
16.CAL XX TAX					
17.CALXX EST TX					
18.CLOTHING	500.00	10/25/01	1	250.00	250.00
19.ENTERTAIN					
20.DOCTORS					
21.DONATIONS	200.00	09/15/01	1	200.00	
22.DRY CLEAN	250.00	08/15/01	1	500.00	250.00
23.FED XX TAX					
24.FED EST TAX					
25.FOOD	250.00	See key 25	2	57.42	192.58
26.GAS CO					
27.GARDENNG					
28.GIFTS	300.00	11/31/01	1	200.00	100.00
29.GYM EXP					
30.HEATH INS					
31.HM IMPS					
32.HM MAIN					
33.HM CLEAN					
34.HOME INS					
35.HOSPITAL					
36.INTEREST					
37.LIFE INS					
39.MEDICARE					
39.MEDICATIONS					
40.OFFICE	400.00	07/13/01	1	94.14	305.86
41.PETTY CASH					
42.PERS PROP					
43.PERS HY					
44.POWER					
45.RECREATION					
46.RE TAXES					
47.TELEPHONE					
48.TRASH					
49.TRAVEL					
50.VACATIONS					
51.VETERINARY					
52.VITAMINS	4.00	06/15/01	1		396.00
53.INTERNET	287.0	See Key 53	11	262.90	23.90
54. MISC.					
TOTALS					
INCOME	7,450.00				
OVERBUDGET				250.00	
UNDERBUDGET			Z		1,267.76

Key Transactions Tally Sheet Year 2001

TOTAL 445000

	<u>Budget</u>	<u>Month</u>	<u>Amt</u>	<u>Total</u>
Key#				
25	250.00	JUL 13	53.42	53.42
		JUL 13	4.00	57.42
Key #				
28	300.00	Nov 31	200.00	200.00
Key #				
40	400.00	JUL 13	94.14	94.14
Key #				
53	23.90	Jan 5	23.90	23.90
	23.90	Feb 5	23.90	47.80
	23.90	Mar 5	23.90	71.70
	23.90	Apr 5	23.90	95.60
	23.80	May 5	23.90	119.50
	23.90	Jun 5	23.90	143.40
	23.90	Jul 5	23.90	167.30
	23.90	Aug 5	23.90	191.20
	23.90	Sep 5	23.90	215.10
	23.90	Oct 5	23.90	239.00
	23.90	Nov 5	23.90	262.90

ANY BANK.....U.S.A. or international P.I.B. system screen#2
 CUSTOMER NAME/ ADDRESS. ACCOUNT # XXXXXXXXXXXX
 STATEMENT

Funds (CREDITS): ReceivedFROM 01/31/01--TO 11/31/01
 Balance carry fwd. from 01/31/00 X= XXXXXXXXX

KEY	Date	Ref #	Amount	Credits	Description/ notes	TOTAL\$
1. Interest	08/15/01		500.00		XYZ Stock	X+500
10. Savings	09/09/01		250.00		Extra work	750
	10/15/01		150.00		Extra work	900
	11/31/01		59.00		Extra work	959
2. Dividends	09/10/01		500.00		KHI Income fund	1,459
	09/15/01		1000.00		XYZ Corp.	2,459
	10/19/01		1000.00		XXX Corp.	3,459
3. SSI	11/01/01		950.00		US TREASURY 310 SS	4,409
5. Stk. Sales	11/10/01		3000.00		VECO	7,409
8. Employment	11/29/01		500.00		J. Mfg.	7,909
9. Misc. Deposits						

NOTE: KEY #2 & #10 Demonstrates multiple deposits. NOTE: Misc. deposits KEY #9. are not income.

Expenses (DEBITS) : Your balance on 10/31/01= \$ 2,450.00
 10-54 Your Balance on 11/31/0 = \$ 6,559.00

KEY	Cheques	\$Amount	Transaction No.	Date	Running balance
22	231	500.00		08/15/01	x+000
21	232	200.00		09/15/01	1.550
18	233	250.00		10/25/01	2,450
35	ATM	100.00	XXXXXXXXXXXXXXXXXXXXX	11/26/01	6.300
25	Debit	100.00	XXXXXXXXXXXXXXXXXXXXX	11/28/01	6,200
28	Sav	200.00		11/31/01	6,559

NOTE: Last date shown is your current balance.

[Add any credits, minus any debits not shown to arrive at Near Real Time Balance.]
 \$ [+credits-debits] = Near Real Time Balance \$_____

Savings Account No. xxxxxxxxxxxxxx on date shown.

<u>Deposits.</u>	<u>Withdrawals</u>	<u>Date</u>	<u>Balance</u>
KEY	KEY		
10 250.00		09/09/01	250.00
10 150.00		10/15/01	400.00
10 059.00	28 200.00	11/31/01	259.00

ANY BANK.....U.S.A. or international P.I.B. system screen #3
CUSTOMER NAME/ ADDRESS. ACCOUNT # XXXXXXXXXXXX

Credit Charges Received FROM 01/31/00--TO 11/31/01

Balance carry fwd from 01/31/00 X= XXXXXXXXX

NOTE : NOT ALL CREDIT CHARGES ARE SHOWN ON SCREEN #1

TELEPHONE NO. 180044/5298

PAGE 1 OF 3

ACCOUNT NUMBER(S)	CREDIT LINE	UNUSED CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
5120 7520 0400 1525	10000	7981	32	08/13/01	09/07/01	41.00

DATE OF		REFERENCE NUMBER	DESCRIPTION OF TRANSACTION OR CREDIT	AMOUNT
TRANS	POST			
0713	0715	704838262979ED7ZE	WAL MART ARROYO GRANDE CA	53.42
0713	0716	7041019635F56QYBS	OFFICE MAX 00007930 ARROYO GRANDE CA	94.14
0713	0716	9241019636DS5QEKH	SAFeway STORE00007476 REDWOOD CITY CA	4.00
0717	0718	78432866600QQXJKS	AOL*ONLINE SERVICE 070 800-679-9444 VA	23.90
0717	0719	714101967TD4TBHDX	TRADER JOE'S #00001SM2 ARROYO GRANDE CA	47.57
0718	0720	70410196840GP3QDE	RED LOBSTER US00007187 SANTA MARIA CA	60.89
0718	0720	7045078683DWM8N9	BLACKLAKE GOLF 115 PS NIPOMO CA	64.00
0718	0720	70541866803RGNROA	HOUSE 2 HOME #1630 SANTA MARIA CA	45.09
0718	0720	70541866809FEQ7A5	HOME DEPOT #6638 SANTA MARIA CA	21.82
0720	0722	70483826997DVTYV1	WAL MART ARROYO GRANDE CA	49.31
0720	0723	70410196A5F56QYE6	OFFICE MAX 00007930 ARROYO GRANDE CA	36.37
0722	0723	70483826B97FDP7E6	WAL MART ARROYO GRANDE CA	95.03
0720	0723	23486806BB018XEXQ	EXXONMOBIL34 07918204 ARROYO G CA	25.10
0723	0724	70483826Q97FVPTQN	WAL MART ARROYO GRANDE CA	91.92
0725	0727	70411496F03RW7JMQ	ORCHARD SUPPLY #670 PISMO BCH CA	105.90
0726	0727	80430526GWGTBKX8J	CAJUN POWER SAUCE ABBEVILLE LA	31.00
0728	0730	92410196J6DSSH13V	SAFeway STORE00007476 REDWOOD CITY CA	5.42
0730	0731	70483826K97LAHN8P	WAL MART ARROYO GRANDE CA	25.94
0731	0731	80120756LFXEPRHSP	SPYGLASS RESTAURANT SHELL BEACH CA	43.51

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES AND CASH ADVANCES	DEBIT ADJUSTMENTS	FINANCE CHARGE	NEW BALANCE

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

10005644-30701
T0202F-4495000F

FUEL RECEIPT

MOBIL
911 MORRO BAY BLVD
MORRO BAY CA 93442

DLR# 9615888
MORROBAY MOBIL
MORRO BA CA
08/22/91 11:14
ACCT#
XXXXXXXXXXXX
INUM 1AC6716
AUTH# 022461
PUMP# 1
UNLEADED 15.8350
SELF
PRICE/GAL \$1.531
FUEL TOTAL \$23.14
TOTAL \$23.14

THANKYOU FOR
SHOPPING MOBIL
PLEASE COME AGAIN!

-THANK YOU-

ALL FUEL RECEIPTS UNCODED,
UNSIGNED AS THE EXAMPLE, ARE
AUTOMATICLY KEYED TO 13 FUEL

100644-10070

CREDIT CARD SIGNATURE AND KEY LOCATION

(806)

SERVER
CHECK #A2156
DATE 08-26-01
TABLE
TIME 08:05PM

MERCHANT # 002406700776

CARDMEMBER XXXXXXXX
MC : XXXXXXXXXXXXXXXX
EXP: 05-03
AUTH #

SEQUENCE # 00000002

PURCHASES \$ 31.50
TIP \$ 5
TOTAL \$ 36.50

SIGNATURE



KEY

(I AGREE TO COMPLY WITH THE
CARDHOLDER AGREEMENT)

1ST COPY MERCHANT 2ND CUSTOMER

Automated Banking Services

ATM

DATE TIME MACH
05/01/01 10:10 041

CARD NUMBER
XXXXXXXXXXXXXXXX6119

CODE NR. AMOUNT

BUSINESS DATE: 05/01/01
CHECKING W/D

KEY #10

300.00

CHK BAL \$3,819.53

Your

BANK

Locally yours :

Figure 1 consists of 12 histograms arranged in a single column. Each histogram represents the frequency distribution of the number of non-zero elements in the vector x for a specific value of n . The x-axis for all histograms is 'Number of non-zero elements in x ' with major ticks at 0, 20, 40, 60, 80, 100, and 120. The y-axis is 'Frequency' with major ticks at 0, 2, 4, 6, 8, and 10. The histograms are labeled with n values: 10, 20, 30, 40, 50, 60, 70, 80, 90, 100, 110, and 120. As n increases, the distribution of non-zero elements shifts to the right, indicating that more elements in the vector x are non-zero for larger n .

14

YOUR BANK

BANK OF TRUST
A DIVISION OF BANK OF AMERICA

John Doe

LINE#

AS OF:

LOAN STATEMENT

PAGE 1

KEY 57

Home Equity loan statement

DATE	DESCRIPTION	--- PAYMENT SPLIT ---		TRANSACTION AMOUNT	PRINCIPAL BALANCE
		PRINCIPAL	INTEREST		
08/25/01	BALANCE LAST STATEMENT				5,174.79
08/25/01	REGULAR PAYMENT	67.75	32.25	100.00	5,107.04
09/10/01	REGULAR PAYMENT	32.25	1.00	33.25	5,074.79
09/21/01	BALANCE THIS STATEMENT				5,074.79

FINANCE CHARGE CALCULATION					
DATE	** PERCENTAGE RATE **	DATE	PRINCIPAL	DAYS	FINANCE CHARGE
08/24/01	7.0000 %	08/25/01	5,174.79	5	5.99
08/24/01	7.0000 %	08/25/01	5,107.04	12	14.11
09/10/01	7.0000 %	09/11/01	5,074.79	11	12.87
09/21/01	6.0000 %	09/22/01	5,074.79	1	1.01

PERCENTAGE RATES MAY VARY

COLLATERAL/PROPERTY DESCRIPTION: 1ST LTG TR 1510, ARROYO GRANDE 93423	
CREDIT LIMIT:	350,000.00
AVAILABLE CREDIT:	343,915.21
MAINTENANCE DATE:	03/10/10
ACTIVITY THIS PERIOD:	
PRINCIPAL PAID:	100.00
FINANCE CHARGE PAID:	33.25
INTEREST ACCRUED FROM:	08/24/01
INTEREST ACCRUED THRU:	09/21/01
PRINCIPAL DUE:	1.00
INTEREST DUE:	32.25
TOTAL PAYMENT DUE:	33.25
PAYMENT DUE DATE:	10/10/01

** FINANCE CHARGE ** 33.25 *check - 2864 - 10/07/01 -*

AND ADDITIONAL LATE CHARGE OF 5.00 IF NO PAYMENT IS RECEIVED BY 10/24/01

FINANCE CHARGE PAID 300 - 57.52

REMITTANCE SUMMARY

LOAN NUMBER	PRINCIPAL BALANCE	PRINCIPAL DUE	INTEREST DUE	TOTAL DUE
51501272(1)	5,074.79	1.00	32.25	5,108.04
TOTAL	5,074.79	1.00	32.25	5,108.04

TOTAL PAYMENT DUE BY 10/10/01: 33.25

Withdrawal/Savings Format

YOUR BANK

SAVINGS WITHDRAWAL

NAME	Signature on the note, and registration number - only when withdrawing cash.
ACCOUNT NUMBER	DATE
AMOUNT WITHDRAWN	
DOLLARS \$	
Please enter writing dollar amount on line and dollar figures in box.	
SIGNATURE OF OWNER	

KEY

YOUR BANK

SAVINGS DEPOSIT

		TAX YEAR	
ACCOUNT NUMBER	CASH	Currency	
		Coin	
DATE	List checks singly		
Sign above for less cash in teller's presence		TOTAL	
Amount in the box - less cash received		LESS CASH RECEIVED	
Determining your net deposit		NET DEPOSIT	

KEY

Note:

Page 7, 9 & 10 will not fit the required format, it is therefore presented as would be viewed on a computer screen.

If this is not acceptable? They can be presented as a 3in floppy disc. Please advise.

Note